

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Eric Alvarez & Corinna Marotta

Case No.: \_\_\_\_\_

Judge: \_\_\_\_\_

Debtor(s)

**Chapter 13 Plan and Motions**

☒ Original

☐ Modified/Notice Required

Date: 10/4/2023

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: JJC

Initial Debtor: EA

Initial Co-Debtor: CM

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 1604 per \_\_\_\_\_ to the Chapter 13 Trustee, starting on \_\_\_\_\_ for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2610
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☐ NONE

The following secured claims are unaffected by the Plan:

First Atlantic FCU, Sheffield & United Wholesale current and outside the plan

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☒ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 84000 to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Mohela Navient	student loans	outside of the plan	

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 10/4/2023

/s/Eric Alvarez  
Debtor

Date: 10/4/2023

/s/Corinna Marotta  
Joint Debtor

Date: 10/4/2023

/s/James J Cerbone  
Attorney for Debtor(s)

In re:  
Eric Alvarez  
Corinna V Marotta  
Debtors

Case No. 23-18905-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 09, 2023

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eric Alvarez, Corinna V Marotta, 544 Frank Applegate Road, Jackson, NJ 08527-4221
520050508	+ FNB Omaha, PO Box 3142, Omaha, NE 68103-0142
520050506	+ First Atlantic FCU, 468 Industrial Way, Eatontown, NJ 07724-2210
520050509	+ Frederic I Weinberg & Associates, 1200 Laurel Oak Road ste 104, Voorhees, NJ 08043-4317
520050511	Lamont Hanley & Associates, PO Box 179, Manchester, NH 03105-0179
520050520	United Wholesale Mortgage, Attn: Bankruptcy, 585 South Boulevard East, Jackson, NJ 08527
520050521	+ Utica First Insurance Company, 5981 Airport Road, Oriskany, NY 13424-3931

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 09 2023 23:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Nov 09 2023 23:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520050497	Email/PDF: bncnotices@becket-lee.com	Nov 09 2023 23:58:24	American Express, PO Box 1270, Newark, NJ 07101-1270
520050498	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 09 2023 23:49:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
520050499	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 09 2023 23:49:00	Barclay Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
520050501	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 09 2023 23:58:29	Citibank, PO Box 790040, Saint Louis, MO 63179-0040
520050502	+ Email/PDF: pa_dc_claims@navient.com	Nov 09 2023 23:58:23	Department of Education/aidvantage, PO Box 9500, Wilkes Barre, PA 18773-9500
520050503	Email/Text: bknotice@ercbpo.com	Nov 09 2023 23:49:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
520063059	Email/Text: collecadminbankruptcy@fnni.com	Nov 09 2023 23:49:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3113, Omaha, Ne 68197
520050507	Email/Text: collecadminbankruptcy@fnni.com	Nov 09 2023 23:49:00	First National Bank of Omaha, PO Box 2557, Omaha, NE 68103-2557
520050504	+ Email/Text: data_processing@fin-rec.com	Nov 09 2023 23:49:00	Financial Recovery Services, PO Box 21405, Saint Paul, MN 55121-0405
520050510	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 09 2023 23:58:24	Home Depot Credit Services, PO Box 790040, Saint Louis, MO 63179-0040
520050513	Email/Text: EBN@Mohela.com		

District/off: 0312-3 User: admin Page 2 of 3  
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		Nov 09 2023 23:49:00	Mohela/Dept of Education, 633 Spirit Drive, Chesterfield, MO 63005
520050512	^ MEBN		
		Nov 09 2023 23:45:49	McCarthy Burgess & Wolff, 26000 Cannon Road, Bedford, OH 44146-1807
520050514	+ Email/PDF: pa_dc_claims@navient.com		
		Nov 09 2023 23:58:31	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
520065841	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org		
		Nov 09 2023 23:49:00	Navient Solutions, LLC. on behalf of, Ascendium Education Solutions Inc, PO BOX 8961, Madison, WI 53708-8961
520050516	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Nov 09 2023 23:58:28	Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
520050518	Email/PDF: ais.sync.ebn@aisinfo.com		
		Nov 09 2023 23:58:23	SYNCB, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
520050517	+ Email/Text: bankruptcy@bbandt.com		
		Nov 09 2023 23:49:00	Sheffield Financial, 2554 Lewisville Commons, Clemmons, NC 27012-8110
520057191	Email/Text: bankruptcy@bbandt.com		
		Nov 09 2023 23:49:00	Sheffield Financial, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847
520050519	Email/Text: bankruptcy@td.com		
		Nov 09 2023 23:49:00	TD Bank NA, Attn Bankruptcy, 1701 Route 70 East, Cherry Hill, NJ 08003
520061881	^ MEBN		
		Nov 09 2023 23:45:45	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520050500	*+	Barclay Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
520050505	*+	Financial Recovery Services, PO Box 21405, Saint Paul, MN 55121-0405
520050515	*+	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2023 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2023 at the address(es) listed below:

Name	Email Address
James J. Cerbone	on behalf of Joint Debtor Corinna V Moratta cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com

District/off: 0312-3

User: admin

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Date Rcvd: Nov 09, 2023

Form ID: pdf901

Total Noticed: 29

James J. Cerbone

on behalf of Debtor Eric Alvarez cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3